Clean Version of Pending Claims

COLLECTION AGENCY DATA ACCESS METHOD
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1. (Amended Twice) A method for allowing selective access by a client of a collection agency to information including debt collection information from debt collection by the collection agency from one or more debtors, comprising:

storing a plurality of account data items in a database, each data item being associated with an account belonging to the client of the collection agency, the plurality of data items including information relating to debt collection from the one or more debtors;

processing database access requests with a network server from a user process controlled by a remote user ;

processing credentials to authenticate the identity of the remote user as a client representative; and

processing data access requests in accordance with a defined access scheme such that the client representative is allowed access only to data items associated with an account belonging to that client to allow for remote review of debt collection status of the account belonging to that client and to allow for client access of updated account information after the database is updated.

2. The method of claim 1, further comprising allowing access to data items in accordance with a defined access scheme providing for a plurality of access tiers such that the particular client representative is allowed access only to those client account data items allowed by the tier to which the client representative has been assigned.

3. (Amended Twice) The method of claim 2, further comprising accessing data stored in the database with a database server, wherein the network server communicates with the database server by a common gateway interface script executed by the network server.

4.   (Amended Twice) The method of claim 2, further comprising accessing data stored in the database with a database server, wherein the network server communicates with the database server by executing a java applet that communicates with the database server over the network.

5.   The method of claim 2 wherein the database contains one or more tables with each table containing one or more records with one or more defined data fields for storing data items therein according to type, the records thereby serving to group the data items into data entities, with each of such data entities being associated with a particular account.

6.   The method of claim 5 wherein one of the stored data items is an account identifier that is related to each data item in the database to identify the account with which the data item is associated.

7.   The method of claim 6 wherein one of the stored data items is a client identifier that is related to each account identifier to identify the client to which the account belongs.

8.   The method of claim 7 further comprising restricting a particular client's data access to views of the data items that include the client identifier for that client.

9.   The method of claim 5 further comprising restricting data access of particular client representatives to selected views of the data items to which the client has data access.

10.   The method of claim 5 further comprising presenting to a client representative accessing the database through the web browser, upon request, a plurality of selected views of data items associated with accounts belonging to the client.

11. The method of claim 5 wherein the data items include a debtor identifier and amount owed on an account.

12. The method of claim 10 wherein the particular data items related to an account and presented in a selected view are chosen from a group consisting of an account identifier, the name of a debtor on the account, a state in which the debtor is located, amounts paid on the account, amounts owing on the account, original amount due, account status, and a collector's notes on an account.

13. The method of claim 12 further comprising presenting a selected view that includes data items sorted according to a selected data item

14. The method of claim 13 further comprising presenting a selected view that includes data items sorted according to a selected data item chosen from a group consisting of a debtor name, a debtor identifier, the account identifier, state in which a debtor is located, account status, date on which an account was entered into the system, and by a range of amounts owed on an account.

15. The method of claim 12 further comprising presenting a selected view that includes a link to an online-ledger for each account represented in the selected view, wherein the online-ledger presents a plurality of data items associated with a single account.

16. The method of claim 12 further comprising allowing a client to insert comments into a designated record field in accordance with a particular access tier.

17.   The method of claim 11 further comprising processing credentials transmitted by the user process to authenticate the identity of the user as an agency representative, and wherein the tiered access scheme includes an access tier for agency representatives that allows access to all data items contained in the database.

18.   The method of claim 11 further comprising allowing for differential client access to accounts owned by a client among representatives of the client in accordance with a management structure of the client.

19.   The method of claim 11 further comprising allowing a client representative to enter a new account into the system along with data items associated with that account in accordance with an access tier.

20.   The method of claim 11 further comprising allowing a user process to query the database with relational expressions and be presented with data responsive to the query in accordance with the defined access scheme.